

ARE YOU



TOTALLY PROTECTED ?

Few facts about Cancer...



In India, 1.4 Crore is the estimated no. of people suffering from cancer¹



6 lakhs cancer related deaths happen every year²



1.5 lakh new cases of Breast Cancer are detected every year³



9 lakh new cancer patients are registered annually⁵



Over 5 people die every hour everyday because of Oral Cancer⁶

Sources :-1.<http://www.who.int/mediacentre/factsheets/fs297/en/>

2.http://www.searo.who.int/india/topics/cancer/Cancer_fact_sheet.pdf?ua=1

3.<http://icmr.nic.in/icmrsql/archive/2016/7.pdf>

5.http://www.searo.who.int/india/topics/cancer/Cancer_fact_sheet.pdf?ua=1

6.<http://www.jpsr.pharmainfo.in/Documents/Volumes/vol7Issue10/jpsr07101509.pdf>



Hard facts about Heart Ailment...



3 Crore is estimated no. of people in India suffering from Heart Diseases⁴



20 lakh heart attacks occur every Year⁷



In India 2 lakh Heart Surgeries are performed every year⁴



70% of urban Indians are at risk of Heart Attack⁸

4.<http://pib.nic.in/newsite/PrintRelease.aspx?relid=128227>

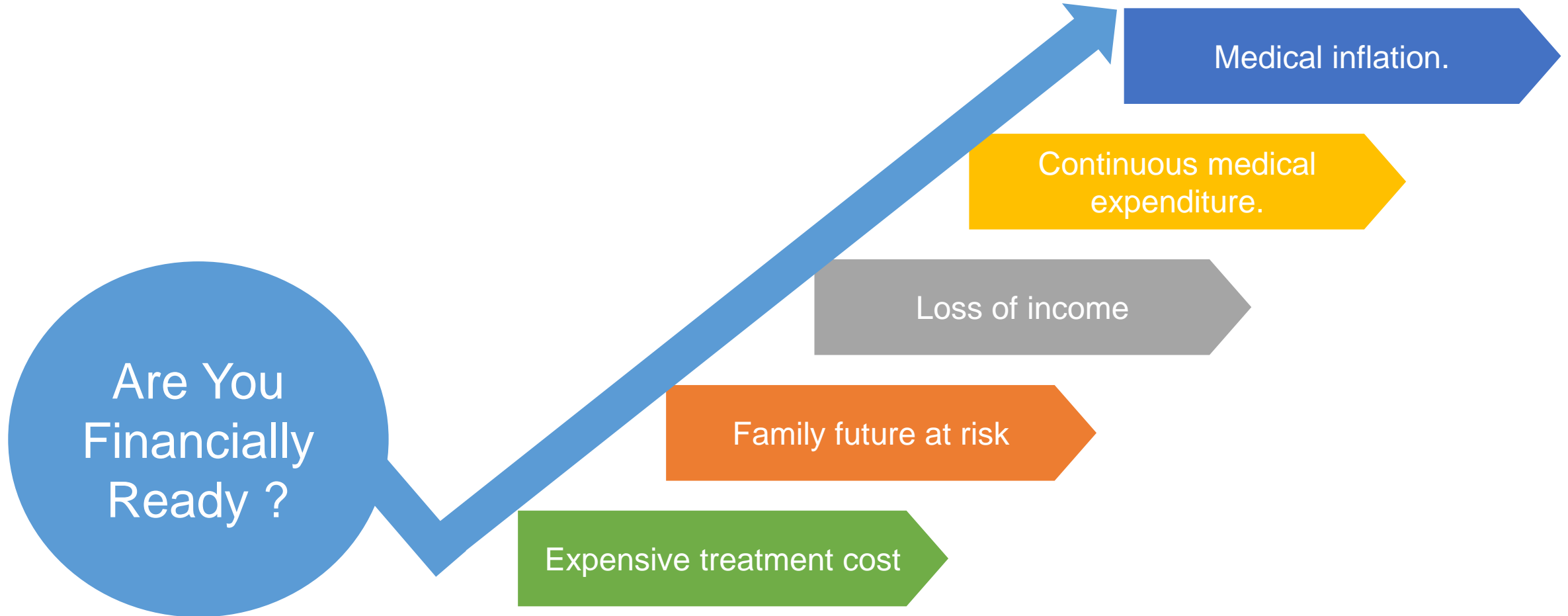
7.<http://www.indiaspend.com/cover-story/stopping-indias-1-killer-is-upto-indians-53182>

8.http://www.ptinews.com/pressrelease/9416_press-subSaffola-life-Study-2013-Reveals-That-72---Mumbaikars-are-at-High-Cardiovascular-Disease-Risk



Finances are at stake

PRAMERICA LIFE
CANCER+HEART SHIELD
NON-LINKED NON-PARTICIPATING FIXED BENEFIT INDIVIDUAL HEALTH PRODUCT



Can you sustain recurring Cost of expensive medicines & homecare ?



Inflation – Rise in your Income v/s Rise in Medical Cost

Will your family be able to pay for necessary expenditure such as school fees, house rent, Emi if your income stops?

7.4%

Average rise in income ¹¹

10%

Average rise in health care cost ¹²

Sources :-11.<https://www.jagoinvestor.com/2012/09/health-insurance-inflation-in-india.html>

12.<https://economictimes.indiatimes.com/news/economy/indicators/indias-per-capita-income-rises-7-4-to-rs-93293/articleshow/52524152.cms>

Presenting...

PRAMERICA LIFE
CANCER+HEART SHIELD
NON-LINKED NON-PARTICIPATING FIXED BENEFIT INDIVIDUAL HEALTH PRODUCT

PRAMERICA LIFE CANCER+HEART SHIELD

UIN : 140N057V03

ONE PLAN TO TAKE CARE OF ALL OF YOUR LIFE'S OTHER PLANS

Now, remove your burden
from Cancer, Heart and
26 other Major
Critical illnesses



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Product Key Features

PRAMERICA LIFE
CANCER+HEART SHIELD
NON-LINKED NON-PARTICIPATING FIXED BENEFIT INDIVIDUAL HEALTH PRODUCT

*Multiple Claims allowed
as per different
coverage options*

*Option to go for Increasing
Cover to address Rising
Medical Cost*

*Comprehensive
coverage for different
stages of Cancer &
Heart Conditions*



*Fixed Benefit on
diagnosis of covered
conditions/illnesses*

*Focus on Treatment &
Recuperation Benefit
by WOP for next 3
years from the date of
1st claim*

*Monthly Income as
Recuperation Benefit to
meet your needs*

*Option to Augment
Coverage by covering 26
Major Critical Stage
Illnesses*



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LIFE INSURANCE

Different Coverage Options(1/4)

Option I : Cancer Shield

This option offers fixed benefits against Cancer diagnosis. The amount of benefit coverage varies according to Minor and Major Stages of Cancer

Minor
Stage

Carcinoma in
Situ/Early Stage
Cancer



Major
Stage

Cancer of specified
severity

Different Coverage Options(2/4)

Option II : Heart Shield

This option offers fixed benefits against Heart (Cardiovascular) related conditions/procedures. The amount of benefit coverage varies according to Minor and Major Stages of Heart related conditions/procedures.

Minor Stage



Major Stage

1. Initial implantation of Permanent Pacemaker of Heart or Insertion of Implantable Cardioverter defibrillator (ICD)
2. Angioplasty
3. Angioplasty and Stenting for Carotid Arteries
4. Renal Angioplasty
5. Percutaneous Procedures for Heart Valves Repair or Replacement
6. Surgical Septal Myomectomy to relieve Left ventricular Outflow Tract (LVOT) obstruction in Hypertrophic Obstructive Cardiomyopathy
7. Pericardectomy

1. Myocardial Infarction (First Heart Attack – Of Specified Severity)
2. Cardiomyopathy
3. Stroke Resulting in Permanent Symptoms
4. Open Chest CABG
5. Major surgery of the Aorta
6. Open Heart Replacement or Repair of Heart Valves
7. Heart Transplant
8. Primary (Idiopathic) Pulmonary hypertension

Different Coverage Options(3/4)

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Option III :Cancer & Heart Shield

This is a combination of Option I & Option II.

This option offers fixed benefits against both Cancer and Heart (Cardiovascular) related conditions/procedures.

Minor
Stage



OPTION III
**CANCER &
HEART SHIELD**

Major
Stage

Coverages as per Option I: Cancer Shield and Option II: Heart Shield

➤ Please Refer Annexure 1 for detailed definition of covered conditions/illnesses.

Different Coverage Options(4/4)



Option IV : Comprehensive Shield

This option offers fixed benefits as per Option III plus an additional coverage against 26 Major Critical Illnesses. These 26 additional Major Critical Illnesses are distinct from the Critical Illnesses covered under Major category of Cancer and Heart.

Major Stage

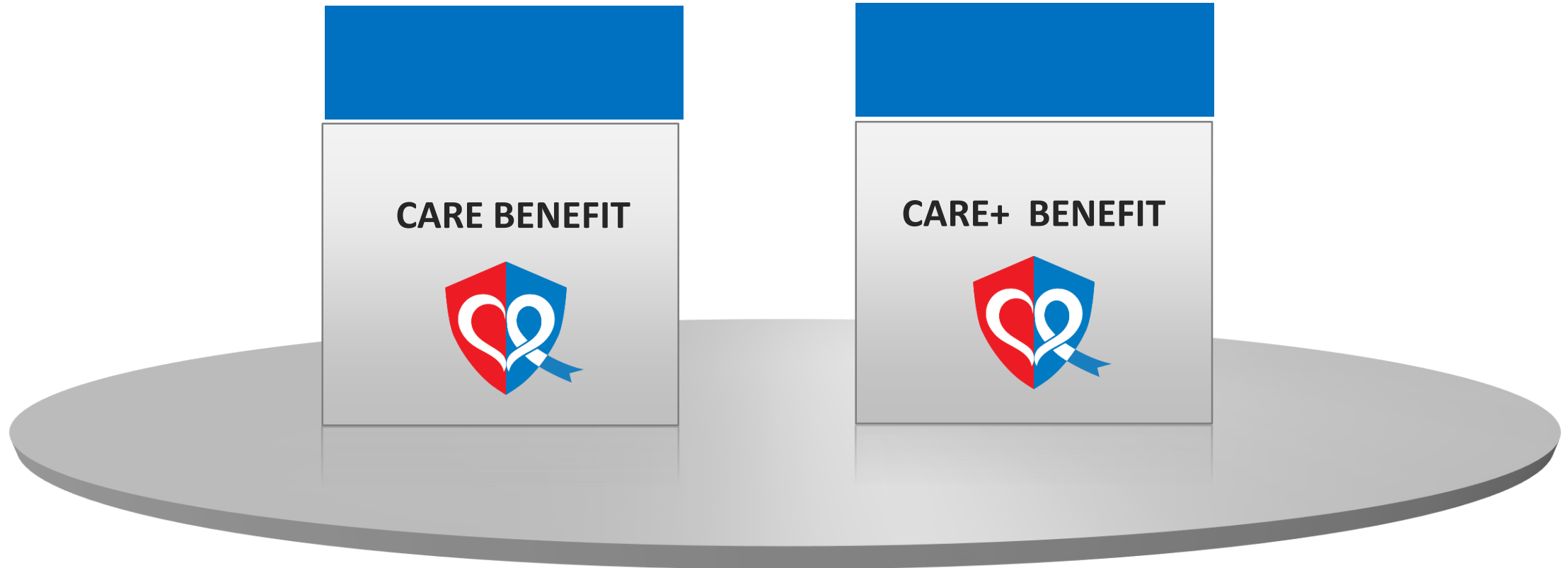
1. Alzheimer's Disease
2. Aplastic Anaemia
3. Deafness
4. Loss of Speech
5. Medullary Cystic Kidney Disease
6. Motor Neuron Disease with permanent symptoms
7. Multiple Sclerosis with persisting symptoms
8. Parkinson's Disease
9. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
10. Apallic Syndrome
11. Benign Brain Tumour
12. Blindness
13. Brain Surgery

14. End-stage Lung Failure
15. Coma of specified severity
16. End stage liver Failure
17. Kidney Failure requiring regular dialysis
18. Loss of Limbs
19. Third Degree Burns
20. Major Head Trauma
21. Permanent paralysis of limbs
22. Fulminant Viral Hepatitis
23. Muscular Dystrophy
24. Poliomyelitis
25. Loss of Independent Existence
26. Pneumonectomy

➤ Please Refer Annexure 1 for detailed definition of covered conditions/illnesses.

Different Benefit Payout Options

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Care Benefit

In this Benefit Payout Level Sum Insured is there for the entire Policy Term for the chosen coverage option.

Upon diagnosis of a Minor Stage Condition/Illness:

1. Lump Sum payment of 25% of Base Sum Insured becomes payable immediately; plus
2. Monthly Income of 1% of Base Sum Insured is payable every month for next 6 months where first payment made immediately with lump sum payment

Upon diagnosis of a Major Stage Condition/Illness:

1. 100% of Base Sum Insured less 25% of Base Sum Insured, if paid earlier under Minor stage condition, becomes payable immediately.

☐ On acceptance of first claim under the policy, premium would be waived off for next 3 Policy years. This benefit is available only one time during the lifetime of the Policy



Care+ Benefit

Under this Benefit Payout, Indexed Sum Insured, as applicable would become payable. Indexed Sum Insured is Base Sum Insured increased by 10% p.a. (simple) starting first policy anniversary for each completed 'claim free year'.

Indexation would only be applicable till earlier of the date of first claim or till Indexed Sum Insured reaches 150% of Base Sum Insured.

Upon diagnosis of a Minor Stage Condition/Illness:

1. Lump sum payment of 25% of Indexed Sum Insured becomes payable immediately; plus
2. Monthly Income of 1% of Base (Initial) Sum Insured is payable every month for next 6 months where first payment made immediately with lump sum payment

Upon diagnosis of a Major Stage Condition/Illness:

1. 100% of Indexed Sum Insured less 25% of Indexed Sum Insured, if paid earlier under Minor Stage condition, becomes payable immediately
2. Monthly Income of 1% of Base (Initial) Sum Insured become payable for 5 years, where first payment made immediately with lump sum payment.

- ❑ On acceptance of first claim under the policy, Premium would be waived off for next 3 Policy years. This benefit is available only one time during the lifetime of the Policy.
- ❑ In case a claim is made under both of the minor and major categories, then the Monthly Income benefit will be paid under each of the category and can continue to be paid together. In such case Monthly Income under minor will continue to be paid for 6 months, along with the Monthly income payable in case of claim under Major category for 5 Policy years payable monthly.
- ❑ In case Life Assured dies, after the Monthly income under the plan has started, the Monthly Income Benefit would continue to be paid to Nominee/legal heirs' of Life Assured.

HOW DOES INDEXATION WORKS ?

- INDEXATION is available under Care+ benefit option.
- In this Base Sum Insured increases by 10% per annum (simple) starting from first policy anniversary for each completed 'claim free year'.
- Indexation would only be applicable till earlier of the date of first claim or till Indexed Sum Insured reaches 150% of Base Sum Insured.

For Example:-

- Suresh has taken this plan with Coverage Option as Option 3: Cancer & Heart Shield, Benefit Payout Option as Care+, Base Sum Insured of Rs.10 lakh and didn't make any claim that year then in 2nd year his Sum Insured would get increased to Rs. 11,00,000. Similarly every year incase no claim arises, his Sum Insured would also increase & would be Rs. 12,00,000 in 3rd year; would be Rs.13,00,000 in 4th year , would be Rs. 14,00,000 in 5th year & would be Rs. 15,00,000 in the 6th year resp. & this would be the maximum limit.
- In case Suresh made a Cancer claim under Major category in the 3rd year then he would be given the maximum Sum Insured in lump sum as 12,00,000 & beyond this his sum insured won't increase.



How does the Plan Work

STEP 1

In this plan the illness covered are grouped under "Coverage Options". Customer has to choose any one of the 4 options as per Need of the coverage.

STEP 2

Customer has to select one out of two available "Benefit Payout Options"

STEP 3

Customer has to choose policy term, premium payment mode, Sum Insured under their Policy

STEP 4

Customer will have to pay the Premium basis Age, Gender, Sum Insured, Policy Term, Premium Payment Mode, Coverage Option & Benefit Payout Option Chosen

How many times benefits can be availed

- ❖ Multiple claims up-to the limit of base/Indexed sum insured for each of the option can be made under Options III & IV. Once a claim is made, all future claims will be based on unclaimed benefit coverage amount for that respective option.

Plan Option	Option I	Option II	Option III	Option IV
No. of minor stage claims allowed	1 Cancer	1 Heart	1 Cancer 1 Heart	1 Cancer 1 Heart
No. of major stage claims allowed	1 Cancer	1 Heart	1 Cancer 1 Heart	1 Cancer 1 Heart 1 Major Critical Illness
Total Number of Claim allowed	2	2	4	5

- ❖ The benefits for minor stage condition are payable only once during the Policy term for the respective coverage and for its first occurrence only. However claims from other group of illness can be made in case of Option III & IV. Similarly, on payment of major stage claim, the coverage for respective group will terminate and no further benefits will be paid but cover will continue for the other group of illnesses in case of Options III & IV.

- ☐ There is no Maturity or Death benefit under this plan

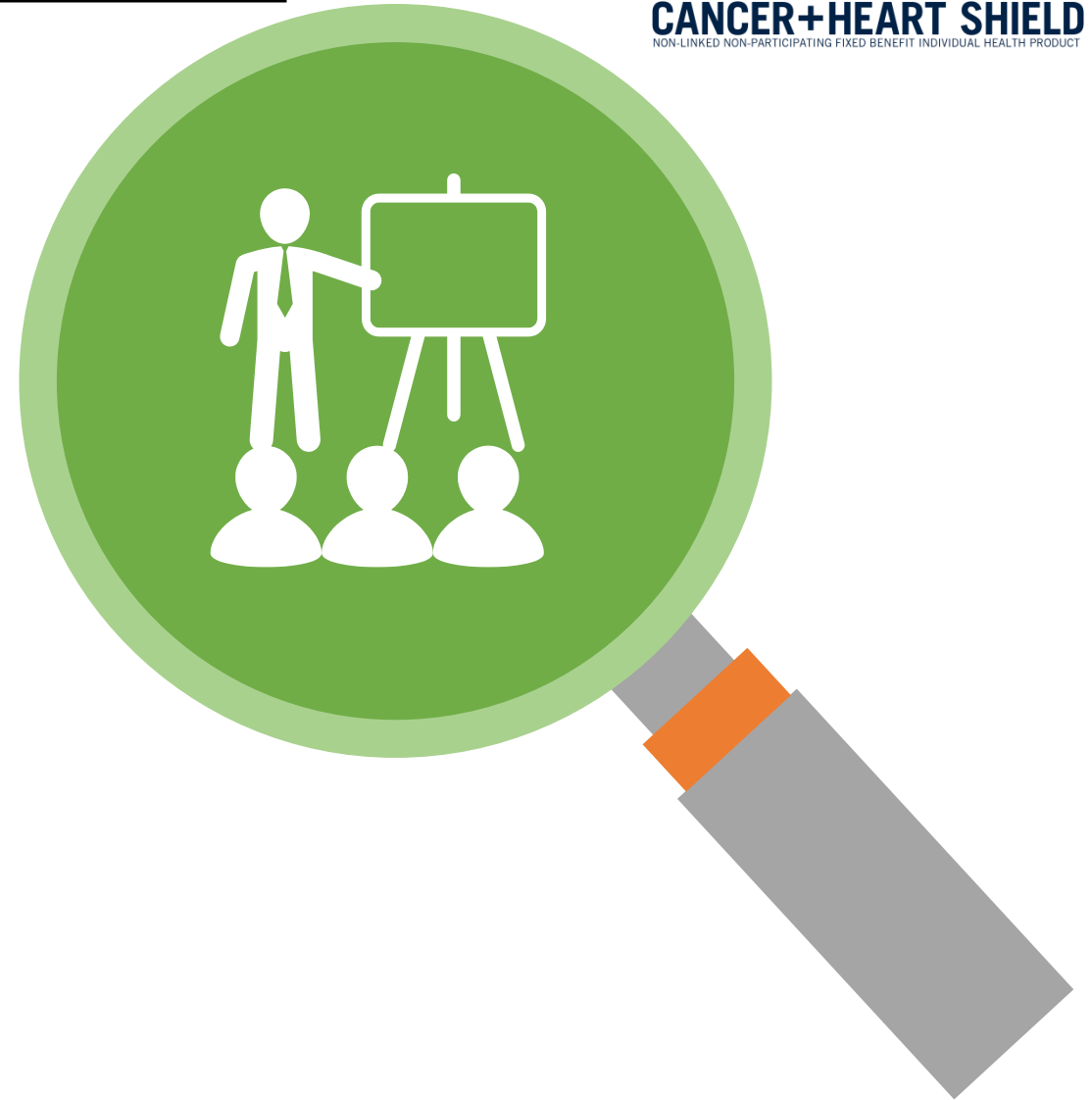
CASE STUDY TO UNDERSTAND THE CLAIM SETTLEMENT

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Scenario

Gopal aged 35 Years an Engineering professional opts for Pramerica Life Cancer + Heart Shield for a Policy Term of 20 Years and Base Sum Insured of Rs.25,00,000.

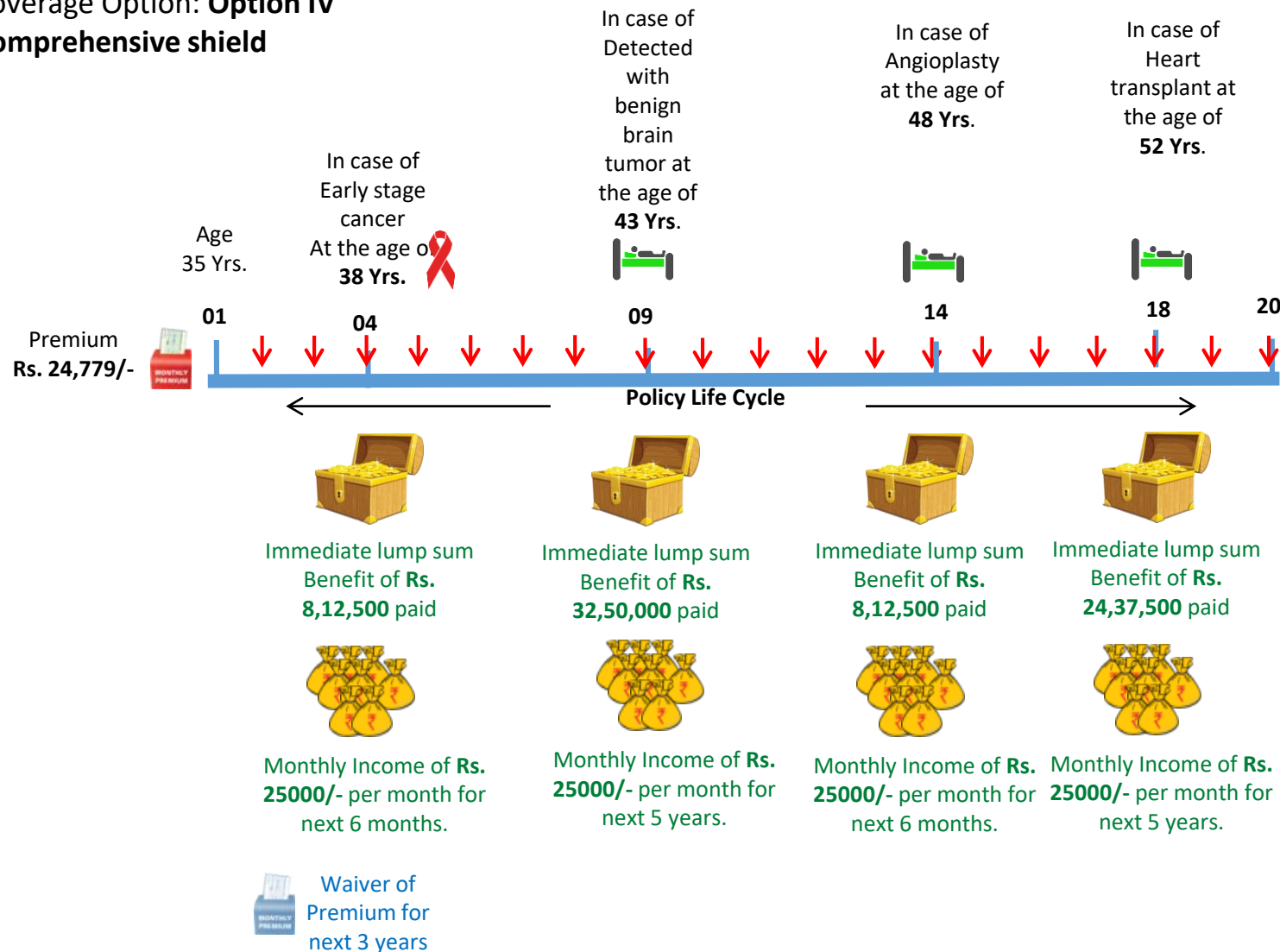
- ❖ He has opted for Coverage Option as Option IV: Comprehensive shield and Benefit Payout Option as Care+



Life Insured: **Gopal**
Age of life insured: **35 yrs[#]**
Base Sum Insured: **25 Lac**
Coverage Option: **Option IV**
Comprehensive shield

Benefit Payout Option: Care+
Policy Term: **20 years**
Premium Payment term: **Regular**
Payment Mode: **Annual**

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#Health male life, Non smoking . *Premium will be paid annually through offline mode.
In above illustration premium amount is exclusive of GST.

Eligibility Criteria

Entry Age##	Minimum	18 Years
	Maximum	65 Years
Policy Term	Minimum	10 Years
	Maximum	40 Years
Premium Payment Term		Regular Pay
Maximum Maturity Age		75 Years
Sum Insured	Minimum	Rs.5,00,000
	Maximum	Option I: Rs.50,00,000 Other Options: Rs.25,00,000
Premium Payment Modes		Annual, Semi-annual, Quarterly and Monthly*
Annual Premium!	Minimum	Option I: Rs.500 Other Options: Rs.1,000 This is subject to minimum Installment Premium of Rs. 200
	Maximum	No Limit, subject maximum Sum Insured, Entry Age, Coverage Option and Benefit Option chosen

! Premium mentioned are exclusive of extra premium, modal loadings & GST

Attained age as on last birthday, last Policy Anniversary

*Monthly mode of premium payment is available only through credit card, direct debit and ECS.



Other Policy Benefits

Premium Waiver Benefit	<ul style="list-style-type: none">On Acceptance of first claim under the policy, Premium for next 3 years will be waived off from the next Premium due date following the date of diagnosis of critical illness.This benefit is available only one time during the lifetime of the Policy.In case Policyholder chooses Option I or Option II, waiver of Premium will be applicable only on occurrence of minor stage claim. The coverage will immediately terminate on payment of major stage benefit and no WOP would be applicable.Under Option III and Option IV, the waiver of Premium is applicable on first claim (minor/major). The Policy will continue for the remaining benefits thereafter
Waiting period	Waiting period of 180 days after commencement or revival of policy whichever is later. Company will not entertain any claim arising within waiting period under the policy.
Surrender Benefit	No Surrender Value is applicable under this plan.



Other Policy Benefits

Survival Period	<p>It is the duration between date of diagnosis of a condition/procedure and the date of Eligibility for a benefit payment would be applicable:</p> <ul style="list-style-type: none">• Cancer or Heart (Cardiovascular):- 7 days of Survival Period• Other Major Illness :- 15 days of Survival Period
Death Benefit	<p>There is no Death benefit under this plan</p>
Premium Guarantee	<p>The premium rates shall be guaranteed for first 3 policy years from the date of commencement of this policy & reviewed thereafter on prior approval of IRDAI. Any Revision in the premium rates shall be notified to the policy holder at least 3 months prior to the date of such revision by the company & policyholder will be given 30 days from the date of premium due(on or after effective date of change)to renew the policy. If the policy holder is not willing to continue the policy with the revised premium rates, the policy would lapse.</p> <ul style="list-style-type: none">• Such change in rates will be applicable to both new & existing policy holders.• Premium rates, if and when revised, shall be guaranteed to the Policyholder for a subsequent period of three Policy years.



Other Important Considerations

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Revival

- ☐ Revival of a policy is available up to 5 years from the date of first unpaid premium.
- ☐ Waiting Period would be applied of 6 months in case the policy is Re-instated.
- ☐ Payment of all unpaid premiums with applicable interest is required to revive the Policy in all cases.
- ☐ The unpaid premiums to be paid by the Policyholder upon revival shall be based on the corresponding rates i.e. original premium amount for the period when original premium rates were applicable and revised premium amount for the period from the date of revision of premium rates till the date of revival.
- ☐ Upon revival of the Policy, the Policyholder will become entitled to all the Policy benefits as per the terms and conditions of the Policy.
- ☐ Revival of the Policy is subject to underwriting policy of the Company as applicable from time to time.
- ☐ The Company reserves the right to obtain additional information before reviving the Policy and also has the right to decline revival of the Policy or impose extra mortality ratings as per the board approved underwriting policy of the Company.



Free look Cancellation

- Where the policyholder disagrees with any of these terms and conditions, the policyholder will have an option to discontinue the Policy stating the reasons for objection
- The policyholder will have a period of 15 days (30 days in case of the policy sold through distance marketing mode) from the date of receipt of the Policy terms and conditions to review the same.
- On receipt of the letter, the company will refund the premiums paid, subject to the deduction of proportionate risk premium, any expenses incurred by the Company on insurance medical examination and stamp fee (if any), towards the Policy.

Grace Period

- ❖ A grace period of 30 days for all modes under Regular Premium payment will be available under this Policy. The policy will remain in force during the grace period.
- ❖ If the policyholder is diagnosed with any of the condition as per the chosen option, the Company will pay the benefit payable after deduction of the Premium due under the Policy.
- ❖ In case any premium remains unpaid at the end of the grace period, the policy shall lapse.

Tax Benefit

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Tax Benefits

Tax benefits under Section 80(D) of the Income Tax Act will be available as per prevailing tax laws. Tax laws are subject to change. Please consult your tax advisor for details.



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LIFE INSURANCE

Exclusions

1. Pre-existing Disease:

- Pre-existing Disease means any condition, ailment, injury or disease:
- That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or
- For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement.

2. General Exclusions for Cancer:

- Please refer Sales brochure for more details.

3. General Exclusions for Heart and other Major Illnesses:

- Please refer Sales brochure for more details.



Proposal Forms to be Filled

Form 1

Form 2

Form 3

Please refer Annexure 3 for detailed Form Filling



PRAMERICA LIFE CANCER+HEART SHIELD

UIN : 140N057V03

CLAIM PROCESS

Claim Process Overview

Pramerica Life Insurance Company believes in efficient settlement of claims. For any assistance or query related to claims (Death Claim/ Accidental Death Benefit Claim/ Critical Illness Claim), contact us through the following:

- Walk into any of our Pramerica branch
- Call us (Toll Free) at: 1800-102-7070 (9 AM to 7 PM from Monday to Saturday)
- **Head Office “Dedicated Claims Helpdesk” contact details:**
- Email: contactus@pramericalife.in
- Write to us at Pramerica Life Insurance Company Limited, 4th Floor, Building No. 9B, Cyber City, DLF City Phase 3, Gurgaon, Haryana 122002
- Website: www.pramericalife.in
- Claims Helpdesk – 0124- 4697072 (Operational Hours: 9 AM to 6 PM (Monday - Friday))

Claims Escalation Matrix

Escalation Matrix	Name	Contact No.	E-Mail ID
Level 1 (If reply not received in 24 hours)	Pramod Pandey	0124-4697290	Pramod.pandey@pramerica.in
Level 2 (If reply not received in 48 hours)	Pankaj Gupta	0124-4697166	pankaj.gupta@pramerica.in
Level 3 (If reply not received in 72 hours)	Neelesh Jha	0124-4697198	neelesh.jha@pramerica.in

Claims Settlement Time lines:

Service	Maximum Turn Around Time
Claim Settlement without Investigation (Health)	30 Days
Claim Settlement with Investigation (Health) <ul style="list-style-type: none">Investigation to be completed– 30 DaysClaim Settlement thereafter - 45 Days from the last necessary documents	75 Days

In the cases of delay in the payment, the Company shall pay interest at a rate 2% above the bank rate prevalent at the beginning of the financial year in which the claim is paid.

Claims Settlement Requirements

In order for the Company to make any payment under the Policy that it is necessary that the Company:

1. Immediately notified in writing, and preferably within 30 days of the diagnosis of the defined illnesses/conditions, as applicable. Company may condone the delay in filing a claim beyond 30 days where the claimant can establish that the delay was due to unforeseen circumstances and beyond the control of the claimant.
2. Claim form can be filled at - <https://www.pramericalife.in/Claims/ClaimForms>
3. Receives documentation and information, including but not limited to the following:-

- The Company's claim form duly completed.
- Copy of Policy Document.
- Claimant's bank details with proof, identity and residence proof.
- Claimant statement
- Attending physician's statement
- Attested True Copy of Indoor Case papers of the Hospital(s)
- Discharge summary of present and past Hospitalizations
- First consultation and Follow-up consultation notes
- Diagnosis certificate from specialist
- Authorization/Consent Letter to collect medical records from Hospital
- Employer certificate, if employed

All medical examination reports, including

- Laboratory test report
- X-Ray/CT Scan/MRI Reports & Plates
- Ultrasonography Report
- Histopathology Report
- Clinical/Hospital Reports
- Any other investigation report, if any
- Treatment Papers (Chemotherapy , Radiotherapy etc.)
- Employer Certificate, Leave Records, Medical certificate and Mediclaim details
- Attested Certificate by Medical Specialist with exact diagnosis along with staging and grading and the treatment undergone for which claim is made.
- The Company may on a case to case basis may call for additional documents that may be required any time during the process of claims assessment either for fulfillment of definition or to rule out any past medical condition as may be deemed necessary.





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CANCER+HEART SHIELD

UIN : 140N057V03

Thank You

